



**Office of the Attorney General  
Paul G. Summers**

**NEWS RELEASE**

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**ATTORNEY GENERAL OBTAINS RESTRAINING ORDER, SUES BUSINESS  
ALLEGEDLY PREYING ON FT. CAMPBELL SOLDIERS**

Tennessee Attorney General Paul Summers has filed a lawsuit and obtained a temporary restraining order against a Montgomery County business for allegedly misrepresenting finance charges, making false claims and overcharging Ft. Campbell soldiers while claiming they were getting “discounts” for merchandise.

Attorney General Summers filed suit in Montgomery County Circuit Court against Britlee, Inc., doing business as Laptoyz Computers and Electronics; Stuart L. Jordan, and Rome Finance Co., Inc., for alleged violations of the Tennessee Consumer Protection Act and the Tennessee Credit Services Business Act. The hearing is Oct. 3 in Clarksville before Circuit Court Judge Michael R. Jones.

Some of the alleged violations include, representing they could “build, rebuild or repair credit;” not honoring the advertised “cash discount” to soldiers; and offering a Sony Play Station Portable for an additional \$11 per month and then charging more than \$1,000 over the original price quoted for the computer alone.

“I believe the actions of this company are incomprehensible,” Attorney General Summers said. “Why any business would try to take advantage of soldiers is unthinkable. As the Attorney General charged with enforcing the state consumer protection laws, we will not tolerate actions like the allegations we set forth in our lawsuit and we will pursue violators to the fullest extent of the law.”

Complaints from soldiers who have purchased computers for about \$4,500 when the fair market value is allegedly between \$900 and \$2,500 from Laptoyz Computers and Electronics, operating at a kiosk at Governor’s Square Mall in Clarksville, contain numerous allegations of unfairness and deception. Laptoyz sales representatives allegedly told potential purchasers, who are mostly soldiers, they have a “special program” for service members with guaranteed financing and low monthly payments.

The defendants allegedly offered customers to repair or rebuild customers’ bad credit through a financing package they offered through Rome Finance Company, Inc. Additionally,

purchasers were led to believe the quoted \$4,500 price was the total price, including any finance charges. The total, however, did not include finance charges, which brought the full amount to about \$6,000.

The defendants allegedly told military personnel the only way their purchase would be financed is if they make monthly payments via a payroll allotment. The defendants would then make a copy of the soldier's military identification card and bank debit card and tell the soldier payments would be deducted from their bank account if they stopped the allotment. Laptoyz representatives told some they had to sign papers agreeing not to stop the allotment and also sign a letter stating they knew the financing was "open-ended" without any explanation of what an "open-ended" account was.

Signs at the Britlee kiosk stated "40% discount for cash." When asked about the alleged discount, soldiers were told various things including the discount was only for civilian customers or the discount would only be a few dollars less than the amount they would have to pay if they financed the purchase. The defendants allegedly said they advertised the discount because it was "required by the Fair Credit Reporting Act."

Britlee, Inc., is located in Fayetteville, N.C. and Rome Finance Company, Inc., is located in Concord, CA. Neither business is licensed to do business in the State of Tennessee.